

Fig. 1

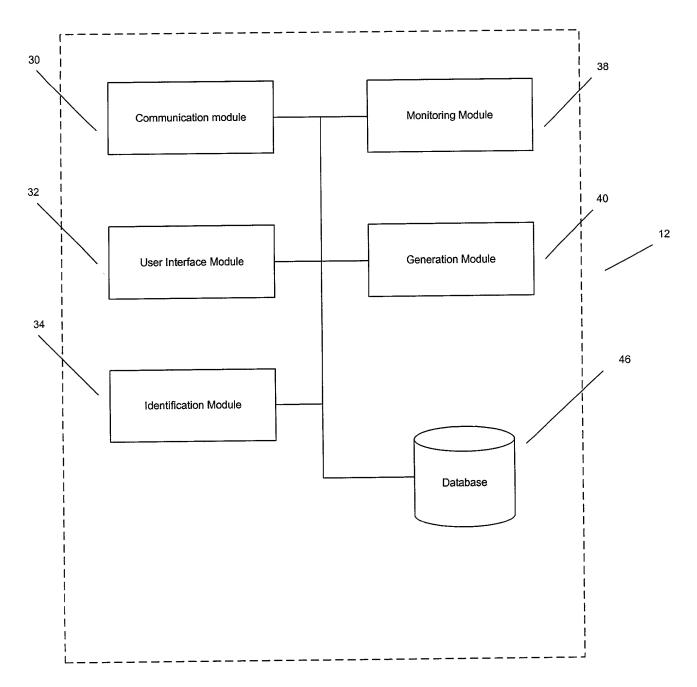


Fig. 2

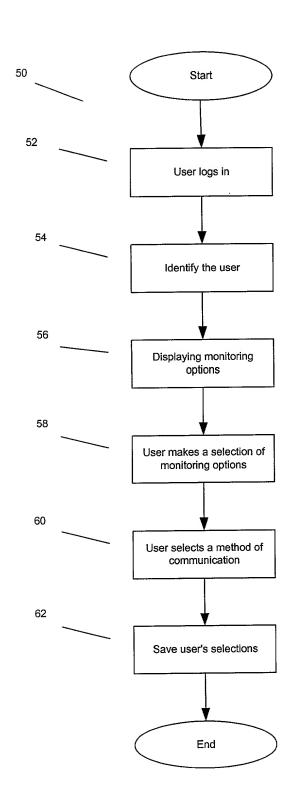


Fig. 3

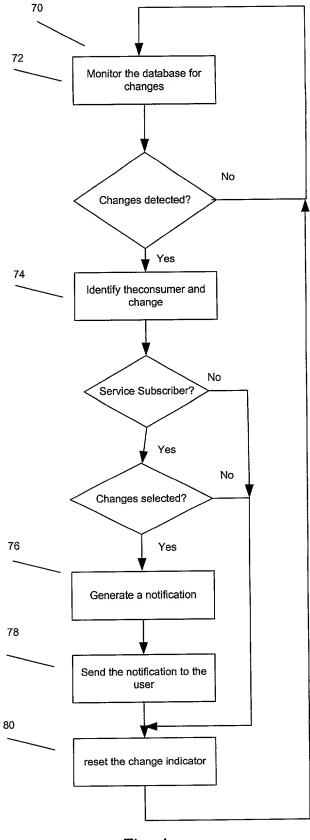


Fig. 4

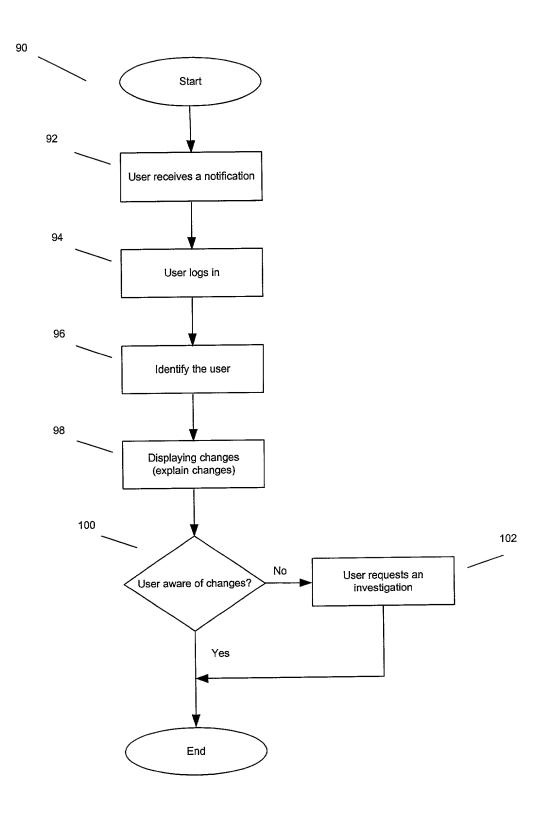
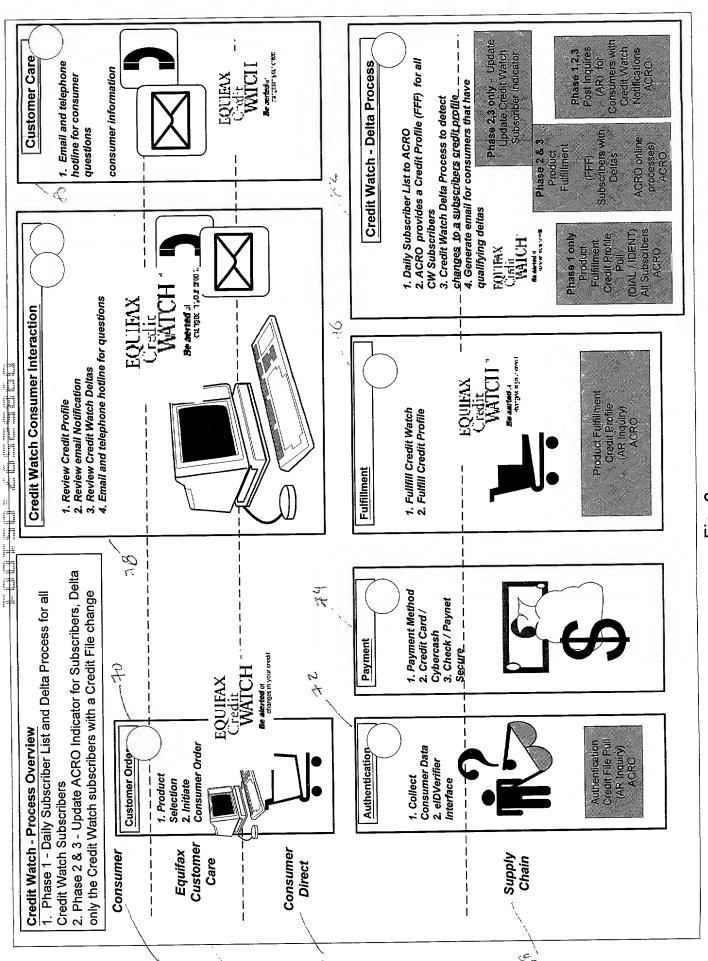


Fig. 5



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Fig. 6

Daily Subscr	1. Daily Subscriber List of all Credit Watch Subscribers	Watch Subscribers	Credit Watch Consumer Interaction	tion	<u> </u>	Customer Care
CRO provid	2. ACRO provides files for all Credit Watch Subscribers 3. Consumer Credit Profile Touches are Highlighed	Natch Subscribers are Highlighed	13. Product	19 Receive		22. Consumer
Consumer	Customer Order 1. Product Order & Fulfillment		Review Credit Watch Credit Profile Notifications	Notification Email		Questions
Equifax Customer Care	 			 	1 - 400	23. Receive and Respond to Consumer Inquiries 1. Hotline 2. email 3. Support Application
Consumer Direct	2. Product		12. Present Credit Profile	21. Present Credit Watch Notifications		24. Consumer Direct Support Application Review / Cancel
	Authentication 3. Authentication	6. Payment Method	B. Product Fulfillment ESN - Credit Watch ECP - CW Credit Profile (6 free) 3CP - CE Credit Profile (at cost)	Cred 14. O Sub	redit Watch - E	Credit Watch - Delta Process  14. Create Daily Subscriber List Notifications
Supply Chain	4. Authentication elDVerifier  5. Authentication Credit File Pull (AR Inquity)  ACRO	7. Payment Method Paynet Secure 8. Payment Method Cybercash	10. Product Fulfillment Credit Profile ACIS 11. Product Fulfilment Credit Profile (AR Inquiry) ACRO	(D) A	16. Cre Delta 15. Product Fulfilment Credit Profile Pull (DIAL / IDENT) All Subscribers ACRO	16. Credit Watch Delta Process  17. Post Inquires (AR) (or Consumers with Credit Watch ins ACRO

Fig. 7

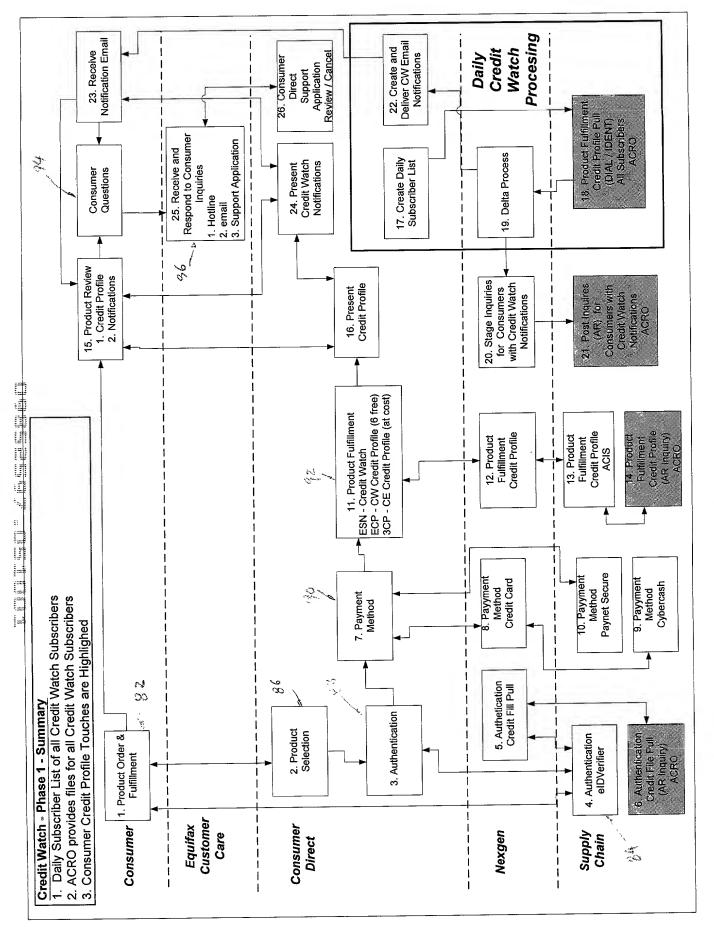


Fig. 8

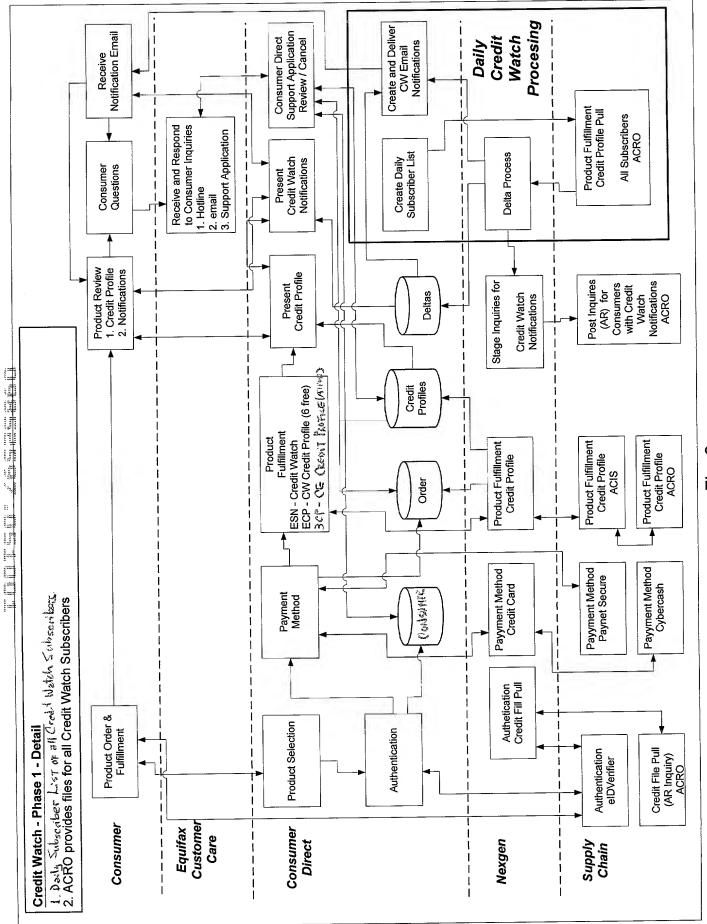


Fig. 9

Customer Care	23. Consumer Questions	Consumer 14. ACIS Inquiries Maintenance 1. Hotline CW Enroll / 2. email Canel 3. Support Indicator Application	25. Consumer Direct Support Application 1. Review / Cancel		15. ACIS Application Maintenance Screen to Update CW Indicator	19. Post Inquires (AR) for Consumers with Credit Watch Notifications ACRO
raction	20. Receive Notification Email		22. Present Credit Watch Notifications	Delta Process  18. Create and Deliver CW Email Notifications	17. Credit Watch Delta Process	16. Product Fulfillment Credit Profile (FFF) Subscribers with Deltas (L90 offilne: & ACRO online processes) ACRO
الق	13. Product Review Review Credit Profile Notifications		12. Present Credit Profile	Fulfillment 9. Product Fulfillment 1. ESN - Credit Watch 2. ECP - CW Credit Profile (6 free) 3. 3CP - CE Credit Profile (at cost)	10. Product Fulfillment Credit Profile ACIS	11. Product Fulfilment Credit Profile (AR. Inquiny) ACRO
n and Cancellation	Jed Company of the Co			6. Payment Method	7. Payment Method	8. Payment Method Cybercash
edit Watch - Phase 2 - Process Detail Update ACRO Subscriber Indicator Systematic Interface to ACRO for Subscription and Cancellation ACRO provides daily files for subscribers with credit profile deltas	Consumer Credit Profile Touches are Highlighed  Customer Order  1. Product Order & Fulfillment	 	2. Product	Authentication 3. Authentication	4. Authentication eIDVerifier	5. Authentreation Credit File Pull (xxx Inquiry) ACRO
	4. Consumer Credit Pr	Equifax Customer Care	Consumer		Supply	

Fig. 10

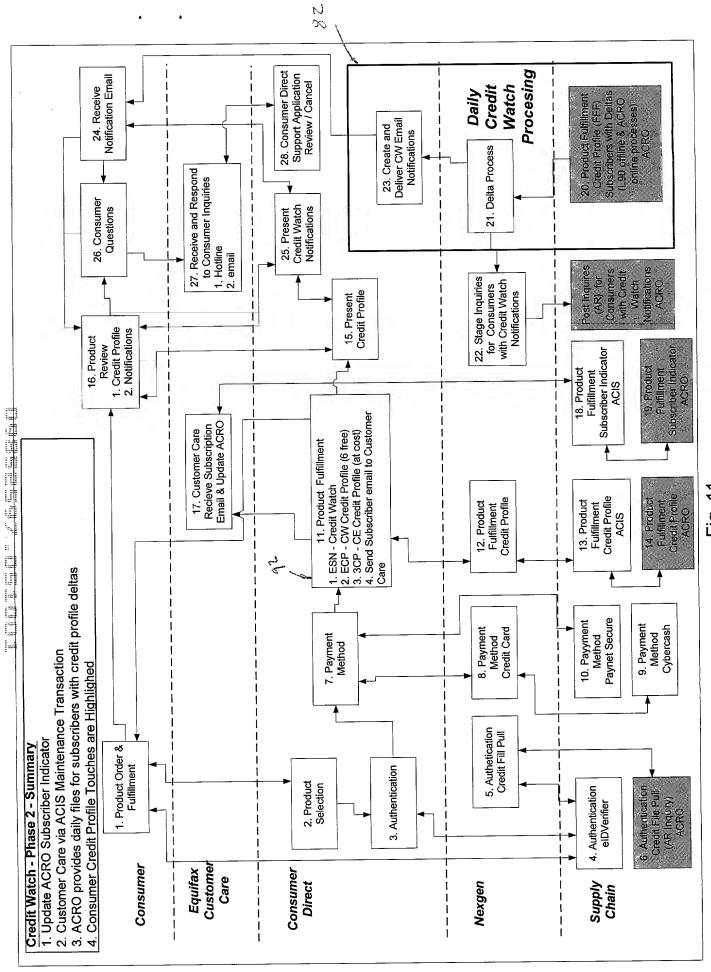


Fig. 11

Fig. 12

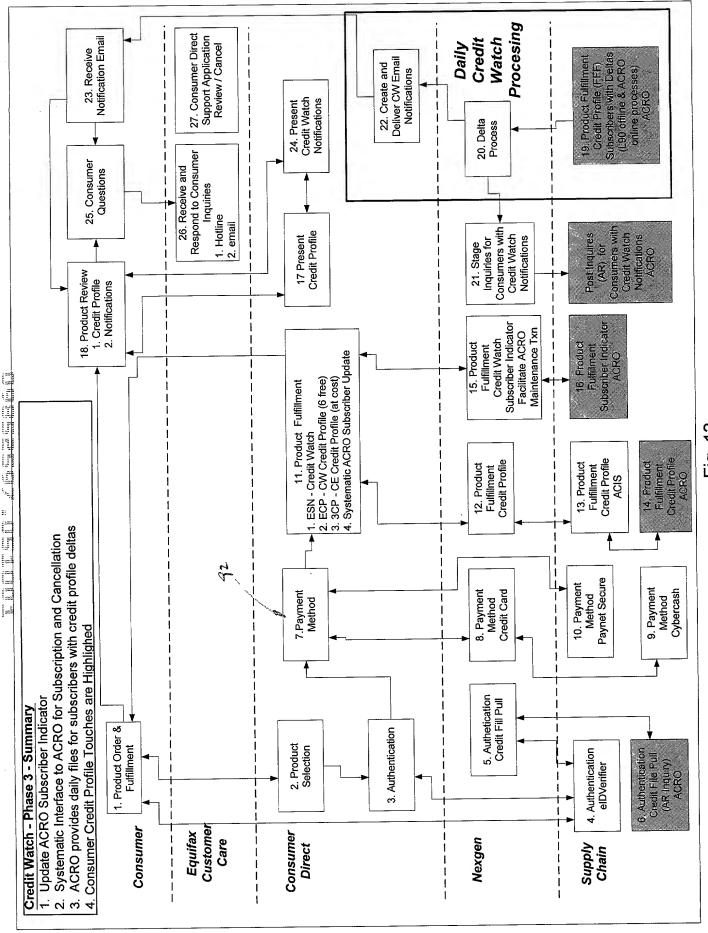


Fig. 13

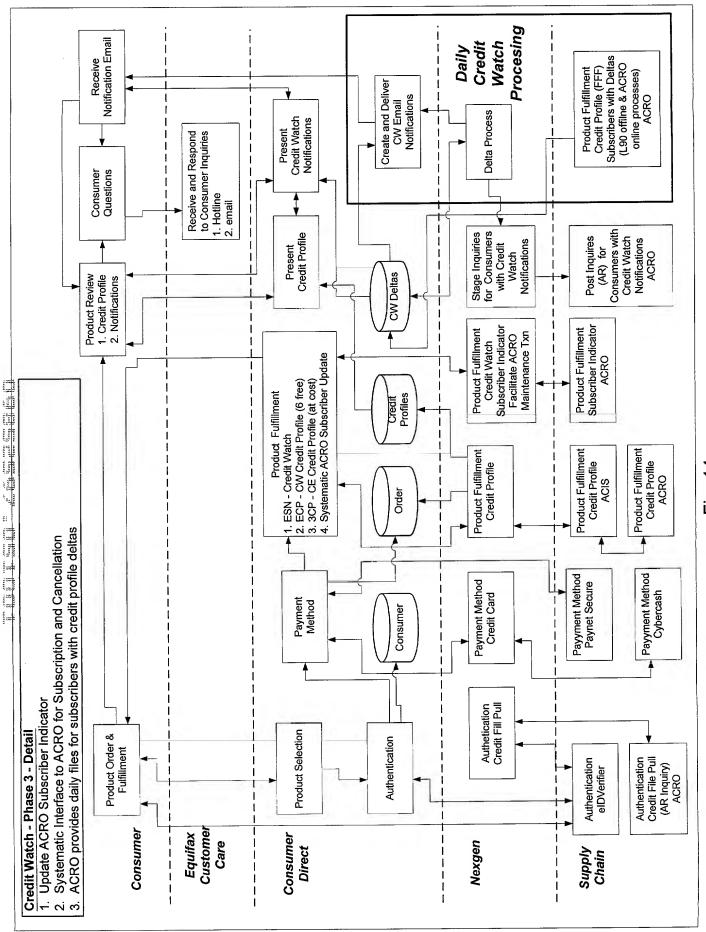


Fig. 14

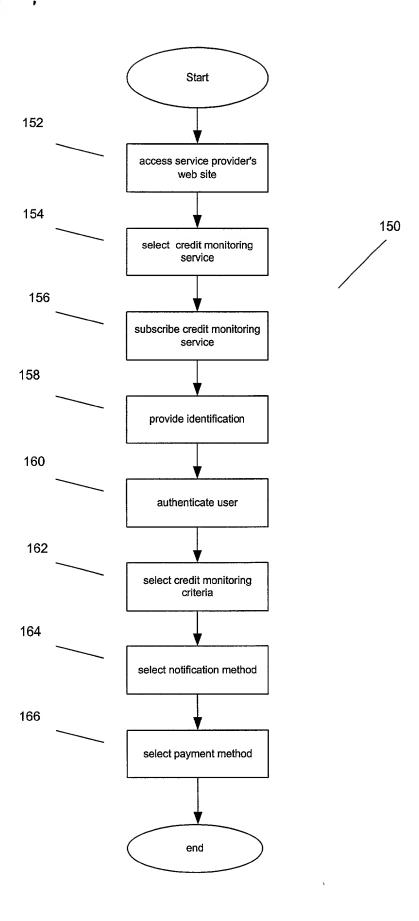


Fig. 15